

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re: DAWIDOICZ, JOHN JOSEPH, JR
DAWIDOICZ, ANNMARIE

§ Case No. 3:09-26365

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

KAREN E. BEZNER, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$745,475.00
(without deducting any secured claims)

Assets Exempt: \$62,299.00

Total Distribution to Claimants: \$0.00

Claims Discharged
Without Payment: \$0.00

Total Expenses of Administration: \$3,951.01

3) Total gross receipts of \$ 3,951.01 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$3,951.01 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$785,438.88	\$97,787.22	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	7,428.09	7,428.09	3,951.01
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	199,643.43	332,550.67	332,550.67	0.00
TOTAL DISBURSEMENTS	\$985,082.31	\$437,765.98	\$339,978.76	\$3,951.01

4) This case was originally filed under Chapter 7 on June 25, 2009.
The case was pending for 34 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/12/2012 By: /s/KAREN E. BEZNER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Balance of Chapter 13 Bank Account	1290-010	3,950.00
Interest Income	1270-000	1.01
TOTAL GROSS RECEIPTS		\$3,951.01

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
3	Wells Fargo Bank, N.A.	4110-000	79,700.14	80,091.16	0.00	0.00
4	Wells Fargo Financial National Bank	4210-000	7,544.64	9,760.22	0.00	0.00
12	VW Credit, Inc.	4110-000	9,176.00	7,935.84	0.00	0.00
NOTFILED	Wells Fargo	4110-000	689,018.10	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$785,438.88	\$97,787.22	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
KAREN E. BEZNER	2100-000	N/A	987.75	987.75	508.12
KAREN E. BEZNER	2200-000	N/A	49.30	49.30	25.37
Karen E. Bezner, Esq.	3110-000	N/A	5,720.00	5,720.00	2,942.51
Karen E. Bezner, Esq.	3120-000	N/A	403.70	403.70	207.67
Karen E. Bezner, Esq.	2300-000	N/A	4.99	4.99	4.99
The Bank of New York Mellon	2600-000	N/A	7.57	7.57	7.57
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
Karen E. Bezner, Esq.	2300-000	N/A	4.78	4.78	4.78
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$7,428.09	\$7,428.09	\$3,951.01

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	DISCOVER BANK	7100-000	5,628.00	6,160.06	6,160.06	0.00
2	Dell Financial Services L.L.C.	7100-000	1,784.03	2,462.06	2,462.06	0.00
5	Chase Bank USA NA	7100-000	4,199.00	4,771.79	4,771.79	0.00
6	American Express Centurion Bank	7100-000	N/A	539.24	539.24	0.00
7	American Express Centurion Bank	7100-000	21,170.68	23,648.29	23,648.29	0.00
8	Toyota Motor Credit Corporation	7100-000	N/A	42,872.10	42,872.10	0.00
9	CitiFinancial Retail Services	7100-000	3,094.46	3,460.47	3,460.47	0.00
10	PRA Receivables Management, LLC	7100-000	3,825.45	3,876.64	3,876.64	0.00
11	PRA Receivables Management, LLC	7100-000	19,552.00	21,394.36	21,394.36	0.00
13	eCAST Settlement Corporation assignee of Chase	7100-000	1,473.56	1,808.77	1,808.77	0.00
14	eCAST Settlement Corporation assignee of Chase	7100-000	1,784.00	1,724.71	1,724.71	0.00
15	Portfolio Recovery Associates, LLC	7100-000	52,017.61	56,355.47	56,355.47	0.00
16	Portfolio Recovery Associates, LLC	7100-000	4,673.00	5,459.16	5,459.16	0.00
17	CR Evergreen, LLC	7100-000	8,500.00	8,500.00	8,500.00	0.00
18	CR Evergreen, LLC	7100-000	unknown	7,500.00	7,500.00	0.00
19	Portfolio Recovery Associates, LLC	7100-000	7,304.00	8,350.93	8,350.93	0.00
20	eCAST Settlement Corporation assignee of Chase	7100-000	596.51	954.68	954.68	0.00
21	eCAST Settlement Corporation assignee of Chase	7100-000	7,000.00	8,838.95	8,838.95	0.00
22	AFNI/Verizon East	7100-000	N/A	265.90	265.90	0.00
23	FIA Card Services NA aka Bank of America	7100-000	N/A	56,788.19	56,788.19	0.00
24	Roundup Funding, LLC	7100-000	2,964.00	3,500.87	3,500.87	0.00
25	Roundup Funding, LLC	7100-000	N/A	1,507.26	1,507.26	0.00

26	PRA Receivables Management, LLC	7100-000	403.70	675.65	675.65	0.00
27	CitiCorp Trust Bank	7100-000	N/A	3,460.47	3,460.47	0.00
28	Fia Card Services, NA/Bank of America	7100-000	N/A	56,788.19	56,788.19	0.00
29	HSBC Bank Nevada, N.A.	7200-000	789.11	886.46	886.46	0.00
NOTFILED	Washington Mutual/Providian	7100-000	1,368.00	N/A	N/A	0.00
NOTFILED	Amex	7100-000	17.00	N/A	N/A	0.00
NOTFILED	Amex	7100-000	16,611.00	N/A	N/A	0.00
NOTFILED	Home Click Pref Account	7100-000	10,484.32	N/A	N/A	0.00
NOTFILED	Chase	7100-000	7,793.00	N/A	N/A	0.00
NOTFILED	Amex	7100-000	16,611.00	N/A	N/A	0.00
NOTFILED	Bank of America	7100-000	unknown	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$199,643.43	\$332,550.67	\$332,550.67	\$0.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 3:09-26365 Trustee: (500480) KAREN E. BEZNER
Case Name: DAWIDOICZ, JOHN JOSEPH, JR Filed (f) or Converted (c): 02/04/10 (c)
DAWIDOICZ, ANNMARIE §341(a) Meeting Date: 03/15/10
Period Ending: 12/12/12 Claims Bar Date: 07/06/10

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Real Property - 2 Eyring Road, Hillsborough, New Jersey	674,000.00	0.00	OA	0.00	FA
2	Saving Account - Bank of America	7,000.00	0.00	DA	0.00	FA
3	Furs: Black Llama Mink (Purchased at Least 4 years ago)	2,000.00	0.00	DA	0.00	FA
4	Annuities: Annuity From Job - Prudential Cannot touch until retirement. Company contributes automatically based on how many hours worked.	50,000.00	0.00	DA	0.00	FA
5	Auto: 2008 VW Jetta, Good Condition 20,000 miles	12,475.00	0.00	DA	0.00	FA
6	Auto: 2008 Lexus Leased Vehicle	0.00	0.00	DA	0.00	FA
7	Auto: 2009 Hyundai Genensis Excellent Condition Leased Vehicle	0.00	0.00	DA	0.00	FA
8	Balance of Chapter 13 Bank Account (u)	0.00	3,950.00		3,950.00	FA
Int	INTEREST (u)	Unknown	N/A		1.01	FA
9	Assets Totals (Excluding unknown values)	\$745,475.00	\$3,950.00		\$3,951.01	\$0.00

Major Activities Affecting Case Closing:

Trustee has filed a complaint to deny discharge pursuant to 11 U.S.C. Section 727

Karen E. Bezner, Trustee v. John Joseph Dawidoicz and Ann Marie Dawidoicz, Adversary No. 10-2023

Judgment by Default Denying Discharge entered on December 15, 2010

Adversary case closed 12/21/2010

Initial Projected Date Of Final Report (TFR): June 30, 2011

Current Projected Date Of Final Report (TFR): June 20, 2012 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 3:09-26365

Case Name: DAWIDOICZ, JOHN JOSEPH, JR
DAWIDOICZ, ANNMARIE

Taxpayer ID #: **-***1463

Period Ending: 12/12/12

Trustee: KAREN E. BEZNER (500480)

Bank Name: The Bank of New York Mellon

Account: 9200-*****00-65 - Checking Account

Blanket Bond: \$31,836,456.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/01/10	{8}	Standing Chapter 13 Trustee Albert Russo	Balance of Chapter 13 Account	1290-010	3,950.00		3,950.00
07/13/10	Int	The Bank of New York Mellon		1270-000	0.08		3,950.08
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.19		3,950.27
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.23		3,950.50
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,950.53
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,950.56
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,950.59
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,950.62
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,950.65
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,950.68
03/01/11	1001	Karen E. Bezner, Esq.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/01/2011 FOR CASE #09-26365	2300-000		4.99	3,945.69
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,945.72
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,945.75
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,945.78
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,945.81
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,945.84
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		7.57	3,938.27
08/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,938.30
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,913.30
09/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,913.33
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,888.33
10/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,888.36
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,863.36
11/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,863.39
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,838.39
12/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,838.42
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,813.42
01/19/12	1002	Karen E. Bezner, Esq.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/19/2012 FOR CASE #09-26365	2300-000		4.78	3,808.64
01/31/12	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,808.67
01/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,783.67
02/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,758.67
03/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,733.67

Subtotals :

\$3,951.01

\$217.34

Form 2

Cash Receipts And Disbursements Record

Case Number: 3:09-26365
Case Name: DAWIDOICZ, JOHN JOSEPH, JR
 DAWIDOICZ, ANNMARIE
Taxpayer ID #: **-***1463
Period Ending: 12/12/12

Trustee: KAREN E. BEZNER (500480)
Bank Name: The Bank of New York Mellon
Account: 9200-*****00-65 - Checking Account
Blanket Bond: \$31,836,456.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,708.67
05/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,683.67
10/02/12	1003	KAREN E. BEZNER	Dividend paid 51.44% on \$49.30, Trustee Expenses; Reference:	2200-000		25.37	3,658.30
10/02/12	1004	KAREN E. BEZNER	Dividend paid 51.44% on \$987.75, Trustee Compensation; Reference:	2100-000		508.12	3,150.18
10/02/12	1005	Karen E. Bezner, Esq.	Dividend paid 51.44% on \$5,720.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		2,942.51	207.67
10/02/12	1006	Karen E. Bezner, Esq.	Dividend paid 51.44% on \$403.70, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		207.67	0.00

ACCOUNT TOTALS	3,951.01	3,951.01	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	3,951.01	3,951.01	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$3,951.01	\$3,951.01	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # 9200-*****00-65	3,951.01	3,951.01	0.00
	\$3,951.01	\$3,951.01	\$0.00